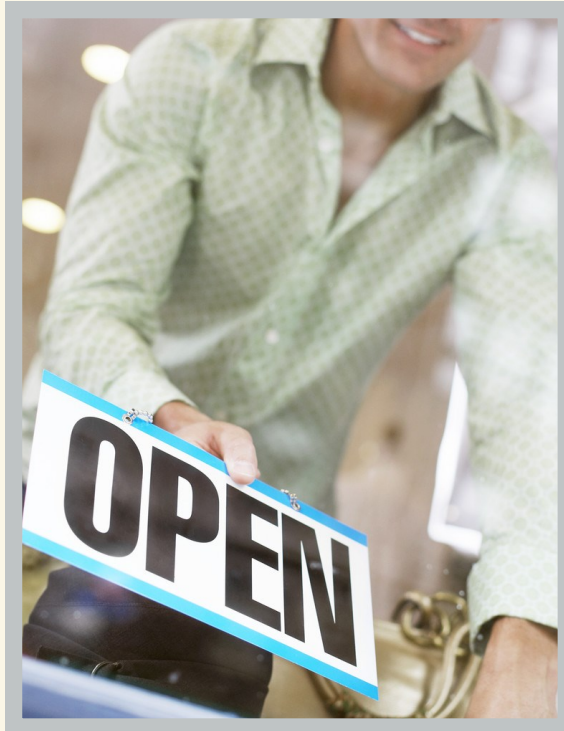




A RESOURCE GUIDE TO

STARTING A BUSINESS IN DANVILLE





shopdanvillefirst.com



Doing Business in Danville

Danville is nestled in the heart of the San Ramon Valley and is conveniently located on I-680, providing easy access to San Francisco or San Jose. It is noted for its high quality of life, low crime rate, strong local economy and its unique blend of upscale amenities. Danville's small town charm, quaint walkable downtown restaurant and retail district with abundant free parking is a shopping, dining, cultural and recreational mecca for tourists and residents alike.

Small business is big business in Danville! We understand that starting a business can be challenging. This Business Resource Guide has been prepared to help you get your Danville business up and running and to provide you a list of resources to start growing your business.

Step-By-Step Guide

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Step 1: Developing a Business Plan

A business plan is essential for successfully starting and running your business. A sound business plan can help you get a loan, keep you on track with achieving your goals and serve as a benchmarking tool. While a business plan helps improve the chances of your venture succeeding, risk cannot be entirely eliminated.

The following local resource partners provide great free or low-cost training and education.

Contra Costa Small Business Development Center (SBDC)

SBDC provides expert training and assistance to business owners, the self-employed and entrepreneurs in starting, growing or managing their business—all at no cost. For information on current programs and to sign up for their services, visit their website.

300 Ellinwood Way, #300
Pleasant Hill, CA 94523
(925) 602-6806
ContraCostaSBDC.org

SCORE (Service Corps of Retired Executives)

SCORE helps small businesses achieve their goals through no-or low-cost education and mentorship in-person or online.

East Bay SCORE
492 9th Street, Suite 350
Oakland, CA 94607
(510) 273-6611
www.eastbayscore.org
info@eastbayscore.org

U.S. Small Business Administration (SBA)

SBA offers a variety of programs, including counseling, capital, contracting, management and assistance and outreach programs.

San Francisco District Office
455 Market Street, Suite 600
San Francisco, CA 94105
(415) 744-6820
www.sba.gov



Business Concierge Service

Not quite sure which business resources you need? Contact our Business Concierge Service and let us help you with information to help develop your business.

Jill Bergman
Economic Development Manager
Town of Danville
(925) 314-3369
www.danville.ca.gov
jbergman@danville.ca.gov

Step 2: Choosing a Business Structure

For operating and business reporting purposes, you must determine whether your business will be structured as a sole proprietor, partnership (two or more owners), or corporation (one or more stockholders/ officers).

As a sole proprietor, no formation documents are required to be filed with the Secretary of State. It is optional for partnerships to file with the State of California.

To establish a corporation, a limited liability company (LLC) or a limited partnership (LP), you must contact the office of the California Secretary of State for the information required to start this process.

California Secretary of State - Sacramento Office

1500 11th Street
Sacramento, CA 95814
www.sos.ca.gov/business-programs



Step 3: Registering Your Fictitious Business Name

If your business is called anything other than your first and last name, a Fictitious Business Name Statement must be filed with the County Clerk and renewed every five years. This step must be completed before obtaining a business license from the Town of Danville; additionally, banks require this statement before approval of a business account or business loan.

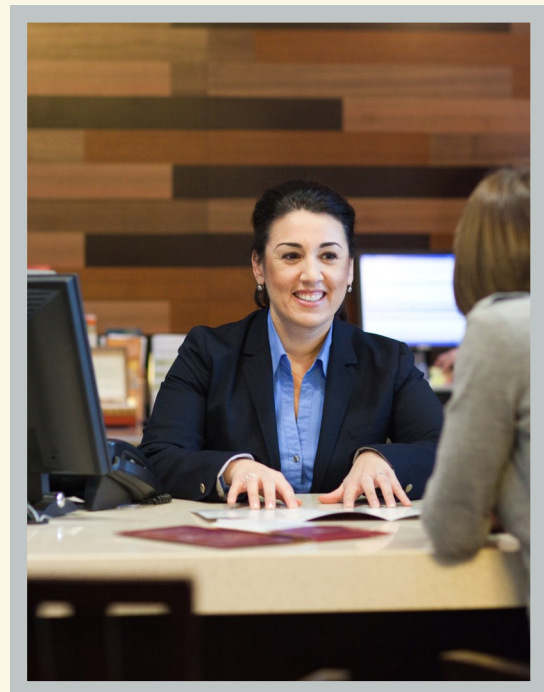
Public notices announcing your new business name must also be posted for four weeks in the local newspaper as an advertisement to complete the registration process.

Contra Costa County Clerk–Recorder

555 Escobar Street
Martinez, CA 94553
www.ccclerkrec.us
(925) 335-7900

East Bay Times—Public Notices

175 Lennon Lane, Suite 100
Walnut Creek, CA 94598
www.eastbaytimes.com
(800) 598-4637



Step 4: Separating Your Finances

Establish a business bank account, separate from your personal account. This will build credit for your business, which improves your access to business loans and lines of credit. A separate business account also makes it easier to file your business tax returns and minimizes IRS auditing issues down the road. Contact the bank or credit union of your choice directly to establish a checking account for your business.

Step 5: Financing Your Business

Now that your business plan is polished and you have begun to build credit, you are in a good position to seek financing. Choices range from independent micro lenders (lending \$50,000 or less) to government-backed loans (lending a maximum of \$2 million) from the U.S. Small Business Administration (SBA). The list below is provided for your convenience. Please note that you will need to qualify for loans by meeting the lending standards and program criteria of these institutions.

U.S. Small Business Administration (SBA)

The U.S. Small Business Administration is an independent federal agency that counsels, protects and strengthens small businesses to enhance their growth. The SBA also offers several different loan programs to help start-up businesses.

455 Market Street, Sixth Floor
San Francisco, CA 94105
(415) 744-6820
www.sba.gov

Free Credit Report

Your credit history matters. It may affect your credit worthiness and help you catch signs of identity theft early. Get a free copy every 12 months.
www.annualcreditreport.com



Contra Costa County's Small Business/ Microenterprise Loan Program

This program helps owner-operated small businesses with 5 or fewer employees that need financial assistance.

www.co.contracosta.ca.us

Micro Lender

Opportunity Fund specializes in making loans to businesses to small business owners whose needs don't meet the requirements of traditional lenders.

Opportunity Fund

270 Frank H. Ogawa Plaza
Oakland, CA 94612
(866) 299-8173
www.opportunityfund.org

TMC Financing is the largest provider of SBA 504 commercial real estate financing in Northern California.

TMC Financing

720 Broadway
Oakland, CA 94612
(888) 989-8855
www.tmcfinancing.org

Step 6: Business Tax Reporting

All businesses are required to file both state and federal tax returns. Obtain your EIN, also called Federal Tax Identification Number, from the Internal Revenue Service to register your business and adhere to eligibility regulations.

Federal and State Taxes

Contact the federal Internal Revenue Service or the state Franchise Tax Board to obtain detailed information on filing tax returns, payments, refunds or downloadable forms specifically geared to assist small businesses.



Internal Revenue Service – Oakland Office

1301 Clay Street, Suite 1700
Oakland, CA 94612
(510) 907-5000
www.irs.gov

California Franchise Tax Board– Oakland Office

1515 Clay Street, Suite 305
Oakland, CA 94612
(800) 852-5711
www.ftb.ca.gov

State Payroll Taxes

Learn about employer requirements by accessing the California Employment Development Department website to register your business and obtain a State Employee Identification Number—a sales and use tax account. The website provides information with electronically filing and paying employment tax returns, wage reports and payroll tax or to find a local tax office.

Employment Development Department (EDD)

(888) 745-3886
www.edd.ca.gov

Local Taxes

All retail businesses are required to register and obtain a seller's permit from the California State Board of Equalization, which regulates sales and use tax. (See Step 10)

Workers' Compensation Insurance

All employers with one or more employees must have workers' compensation insurance to provide employees with income and medical benefits when they are injured on the job or if they have a work-related injury or illness. Insurance may be obtained through your own carrier or State Compensation Insurance Fund, a non-profit public enterprise fund.

State Compensation Insurance Fund

(888) 782-8338
www.statefundca.com

Step 7: Applying for a Business License

Danville requires persons carrying out any services, trade, or occupation in the Town to obtain a Business License. Please contact the Finance Department for an application or download an application from the Town's website.

Town of Danville

510 La Gonda Way
Danville, CA 94526
(925) 314-3312
www.danville.ca.gov/Doing_Business

- **Business License** (Business License Division)
Once your Business License Application is completed, your check or receipt will serve as your temporary license during the four week processing time and until you receive your license by mail.
- **Home Occupancy Permit** (Planning Division)
If you wish to operate a business out of your home, you are required to complete and file a Home Occupation Application to be processed through the Planning Division prior to operating the business.

For more licensing information, visit:
www.danville.ca.gov/Services/Business-Services/Business-Licenses
www.danville.ca.gov/Services/Business/Business-Licenses/Home-Occupancy-Permits;
or call (925) 314-3312



Step 8: Importance of Zoning

Finding the perfect location for your business is crucial, so before choosing a location, signing a lease, purchasing property or making improvements to an existing property, contact the Planning Division for assistance in a personalized search of available sites.

Depending on the combination of use and location, you may need to obtain certain permits. (See Step 9.) If this is the case, you can often arrange a lease contingent upon receipt of the necessary permits.

Step 9: Danville Permits & Licensing

Do you need to display a sign, remodel your space or build new construction? The Planning Division will inform you of the permits, reviews, or fees that may be necessary for your proposal.

Considering your business activities, you may need to work with the Town's Planning, Economic Development and Building Divisions, as well as with regional agencies to help ensure Danville maintains a safe, attractive and visually cohesive environment for all to enjoy.

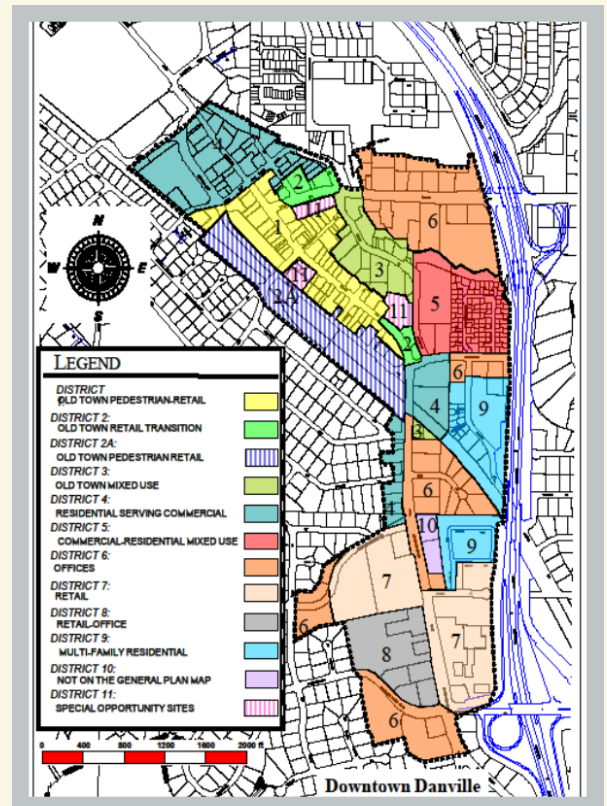
Common Danville permits:

- **Land Use Permit** (Planning Division)
Each site in the Town is assigned a zoning district or zone. The Town's Zoning Ordinance identifies permitted and conditional land uses. A land use permit allows for special consideration of uses that are not principally permitted or prohibited in a designated zoning district. Some activities (land uses) are permitted outright, while others may require a land use permit or may not be approved due to incompatibility.

Town of Danville Planning Division

510 La Gonda Way
Danville, CA 94526
(925) 314-3310
www.danville.ca.gov/Planning

- **Building Permit** (Building Division)
Building permits regulate construction for the safety of occupants and are required for all new construction, and in many cases, remodeling ("tenant improvements"). After any necessary Planning permits are obtained, a Building permit may follow. The process for tenant improvements includes plan review, permit, inspection and certificate of occupancy. In the case of a minor change (such as replacing an existing water heater or toilet), a permit can be obtained the same day. You can be fined or forced to tear out completed work if you fail to get a permit for work that requires it—so before you get too far along, set up a meeting with the Business Concierge team.



Step 9: Danville Permits & Licensing (Continued)

Business Concierge Team

Economic Development Office

Jill Bergman

(925) 314-3369

jbergman@danville.ca.gov

■ Sign Permit (Planning Division)

A permit is required for all permanent, temporary and promotional signs to ensure compliance with the Town's zoning ordinance.

www.danville.ca.gov/Permits/Signs

■ Design Review (Planning Division)

Any changes (building color, awnings, new sign, etc.) to the exterior of a commercial building, parking lot or landscaping will require design review approval. Some minor changes may be reviewed and approved at the administrative level. Contact the Planning Division to discuss your vision prior to making improvements to a building or tenant space.

www.danville.ca.gov/Services/Planning-Services/



Town of Danville Building Process:



Step 10: Permits from Other Agencies

The business activity type you choose determines the licenses and permits you will need to operate your business legally. For example, if you open a restaurant, you will need to contact Contra Costa County Health Services. If you decide to serve alcohol, you will need to contact California Alcoholic Beverage Control.



■ Governor's Office of Business and Economic Development

To determine what other permits and licenses you may need, visit CalGold, a database that provides you with links and contact information for agencies that administer and issue business permits, licenses and registration requirements on regional, state, and federal level.
www.calgold.ca.gov

■ Alcohol

To sell alcoholic beverages, you must obtain an Alcoholic Beverage License.

California Department of Alcoholic Beverage Control
1515 Clay Street, Suite 2208
Oakland, CA 94612
(510) 622-4970
OAK.Direct@abc.ca.gov

■ Air Discharge

If your business regularly uses a diesel generator or discharges particulates or chemicals into the air through activities such as painting, printing, dry cleaning, laboratory activities or cooking beef, a permit may be required.

Bay Area Air Quality Management District
375 Beale Street, Suite 600
San Francisco, CA 94105
(415) 749-5000 or (1-800) HELPAIR
www.baaqmd.gov

■ Seller's Permit

Wholesale and retail businesses need to register and obtain a seller's permit from the State Board of Equalization.

California State Board of Equalization
P.O. Box 942879
Sacramento, CA 94279
(800) 400-7115
www.boe.ca.gov

■ Health Certificate

Businesses or vendors that prepare and sell food (wholesale or directly to customers) must work from facilities approved by the Contra Costa County Health Department. Food preparation is limited to certified kitchens; the kitchen of a residence cannot be used. You may consider making arrangements with facilities such as a senior center, church, or commissary if you only need periodic kitchen usage.

Contra Costa Health Services
Department of Environmental Health
2120 Diamond Blvd., #200, Concord, CA 94520
(925) 692-2500
www.cchealth.org

■ Sewage Discharge

Every new business in the Central Contra Costa Sanitary District's service area must have their plans reviewed prior to service, and in most cases, prior to submitting for a Danville Building Permit.

Central Contra Costa Sanitary District
5019 Imhoff Place, Martinez, CA 94553-4392
(925) 229-7371 (Permit Counter)
www.centralsan.org

Step 11: Securing Utilities

Utility services providers for Danville are listed for your convenience. Some providers have programs to help small businesses reduce their costs.

■ Electricity & Gas

PG&E offers rebates to new and existing businesses for the purchase of energy efficient equipment. To learn how to obtain a rebate, what types of appliances are covered and other details, visit their website.

Pacific Gas & Electric (PG&E)
(1-800) 743-5000
www.pge.com

■ Trash and Recycling Service

Republic Services recycling and trash fees depend on bin sizes and frequency of pick up. New businesses can start off with somewhat smaller bins or less frequent trash pick up and then scale up in size or frequency as their need grows. Republic Services can change bin sizes in approximately two weeks and respond to a special pick up request in one day.

Republic Services
(925) 685-4711
www.republicservices.com

■ Telecommunications

To start, stop or transfer cable television, internet and telephone service visit:

AT&T: www.att.com or (1-800) 310-3356
Comcast: www.comcast.com or (1-800) 266-2278
Direct TV: www.dish.com or (1-855) 644-6431
Dish: www.dish.com or (1-866) 664-9485

■ Water

Residents and businesses throughout the Town of Danville receive water service from the East Bay Municipal Utility District (EBMUD). To start, stop or transfer water service, or for answers to billing and service questions, visit their website.

East Bay Municipal Utility District (EBMUD)
(866) 403-2683
www.ebmud.com



Step 12: Recruiting and Training Employees

EastBayWORKS

EastBayWORKS is a one-stop career center offering employers job posting service, candidate recruitment, screening and referral. EastBayWORKS is a partner of the Workforce Development Board (WDB). It offers testing and interviewing facilities, may subsidize employer-based training and offers tax credit assistance. The WDB's goal is to shape and strengthen local and regional workforce development efforts and provide a wide array of training and support for employers and employees.

Contact EastBayWORKS or the Workforce Development Board for more information.

EastBay Works

Contra Costa County Workforce Development Board

4071 Port Chicago Highway, Suite 250

Concord, CA 94520

(925) 671-4500

(925) 602-6804

www.eastbayworks.com

Tri-Valley One-Stop Career Center

The Tri-Valley One-Stop (TVOS) Career Center is a community resource, connecting employers with qualified, skilled talent and job seekers with employment and career development opportunities to achieve economic prosperity.

Tri-Valley One Stop Career Center

6300 Village Parkway, Suite 100

Dublin, CA 94568

(925) 560-9431

www.trivalleyonestop.org



Professional Resources

Shop Danville First

www.shopdanvillefirst.com

Danville Area Chamber of Commerce

117 Town & Country Drive, Suite E
Danville, CA 94526
(925) 837-4400
www.danvilleareachamber.com

Visit Tri-Valley

5075 Hopyard Road, Suite 240
Pleasanton, CA 94588
(925) 846-8910
www.visittrivalley.com

Bay Area Green Business Program

Contra Costa County Regional Coordinator
(925) 335-3220
www.greenbiz.ca.gov

Profession-Specific Resources

Board of Equalization (seller's permit)
www.boe.ca.gov or (800) 400-7115

Public Health (food retail):
www.cchealth.org, (925) 692-2500

Labor Standards Enforcement (workers' compensation, CalOSHA, etc.)
www.dir.ca.gov

Professional Licensing (most other occupations)
www.dca.ca.gov, (800) 952-5210

Employees

EastBayWORKS (connect with local job seekers)
www.eastbayworks.org

Tri-Valley One-Stop Career Center (connect with local job seekers)
www.trivalleyonestop.com

East Bay Economic Development Alliance (East Bay EDA)
www.eastbayeda.org

CalJobs (connect with statewide job seekers)
www.caljobs.ca.gov

CalGold (permit quick reference guide)
www.calgold.ca.gov



Professional Resources

Town of Danville

Town Offices: 510 La Gonda Way, Danville, CA 94526
Business Concierge: (925) 314-3369
Business License: (925) 314-3312
Building: (925) 314-3330
Economic Development: (925) 314-3369
Planning (zoning, signs, parking, permits): (925) 314-3310
Website: www.danville.ca.gov

Small Business Finance and Consulting

Business Planning

SBDC: www.ContraCostaSBDC.com
SCORE: eastbay.score.org/chapters/east-bay-score

Finance – Commercial

Federally guaranteed loans
SBA: www.sba.gov

Finance – Micro Lender and Alternative

Opportunity Fund: www.opportunityfund.org
TMC Financing: www.tmcfinancing.org

Free Credit History

www.annualcreditreport.com

Business Name Search: businesssearch.sos.ca.gov

Fictitious Business Name:

www.ccclerkrec.us



Browse Danville Online.
Every Day.
ShopDanvilleFirst.com

specialty retail | elegant facilities | spas and salons
family activities | pristine parks | cafés
fine dining | biking | special events | recreation
museum | farmers' market | historic downtown

shop
danville
in style every day



Utilities & Services at a Glance

The following utilities and services are either provided by outside vendors independent of the Town of Danville or are contracted by the Town for residents and businesses.

◆ **Cable, Internet & Telephone**

AT&T: www.att.com or (800) 310-3356
Comcast: www.comcast.com or (800) 266-2278
Direct TV: www.directTV.com or (855) 820-6755
Dish: www.dish.com or (888) 489-3591

◆ **Energy**

Pacific Gas & Electric
www.pge.com/mybusiness or (800) 743-5000
Electrical Outages: (800) 743-5002

◆ **Garbage & Recycling**

Republic Services (waste disposal)
www.republicservices.com or (925) 685-4711
Central Contra Costa Solid Waste Authority (recycle)
www.recyclesmart.org or (925) 906-1801

◆ **Sewer Services**

Central Contra Costa Sanitary District (sewer)
www.centalsan.org or (925) 228-9500

◆ **Danville Library**

400 Front Street
Danville, CA 94526
www.ccclib.org or (925) 837-4889

◆ **Water**

East Bay Municipal Utility District:
www.ebmud.com or (866) 403-2683
Emergency water leaks: (925) 688-8095
After hours: (925) 688-8397

◆ **Police and Fire Services**

Danville Police: (925) 314-3700
San Ramon Valley Fire Protection District: (925) 838-6600

◆ **Post Office**

23 Railroad Avenue (925) 314-9650
2605 Camino Tassajara (925) 275-8777

◆ **Contra Costa Health Services**

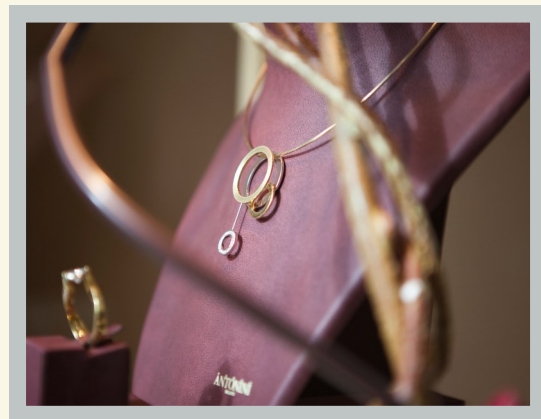
Environmental Health
(Such as restaurants, garbage, body art, medical waste, temporary events)
www.cchealth.org or (925) 692-2500





Notes...





Town of Danville

Jill Bergman, Economic Development Manager

510 La Gonda Way

Danville, CA 94526

www.danville.ca.gov

(925) 314-3369

shopdanvillefirst.com